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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Joann	
Write the name that is on your government-issued picture identification (for	First name	First name
	Middle name	Middle name
example, your driver's	Sparks-Watson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.	Madie Halle	This die Heart
maidon names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social	XXX - XX- 0131	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Joann First Name	Sparks-Watson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	1913 215th St. Number Street	Number Street
	Sauk Village Illinois 60411	Cit. Chair
	City State Zip Code Cook	City State Zip Code
	County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1			Sparks-Watson		Case number (if knd	own)	_
	First Name	Middle Name	Last Name				
Part 2:	Tell the Court Abo	ut Your Bankruptc	y Case				
Bank	chapter of the cruptcy Code you choosing to file r		rief description of each, see A2010)). Also, go to the top of			C. § 342(b) for Individuals Filing for opriate box.	
8. How fee	you will pay the	more details ab cashier's check may pay with a I need to pay the landividuals to F I request that rejudge may, but the official pove you choose this	nout how you may pay. Type, or money order If your a credit card or check with a che fee in installments. If your Fling Fee in Installments is not required to, waive your ty line that applies to you	pically, if you attorney is a pre-printer you choose allments (C ay request our fee, an ur family si	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used as the submitted of the submitted from the submitted of the submitted from the submitt	the clerk's office in your local court for e fee yourself, you may pay with cash, or payment on your behalf, your attorned and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, ly if your income is less than 150% of unable to pay the fee in installments). In the Chapter 7 Filing Fee Waived (Official)	ey a f
bank	you filed for ruptcy within the 3 years?	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
case being spou filing you,	any bankruptcy s pending or g filed by a se who is not this case with or by a business ner, or by an ate?	Ves. Debtor		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
	ou rent your lence?	✓ No. G	andlord obtained an eviction			o you want to stay in your residence? st You (Form 101A) and file it with	

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Sparks-Watson Debtor 1 Joann Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Joann Sparks-Watson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Sparks-Watson Debtor 1 Joann Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you **V** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Joann Sparks-Watson Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/19/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Joann		Sparks-Watson	Case number (ii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 34	42(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the in	formation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Jaime Torres		Date	1/19/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Jaime Torres			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122542096	- "	
	Contact phone	3122342090	Email address	jtorres@semradlaw.com
	Bar number		State	
	Dai Hullibel		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Joann		Sparks-Watson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$52,424.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$22,395.00
1c. Copy line 63, Total of all property on Schedule A/B	\$74,819.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$52,010.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,200.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,824.00
Your total liabilities	\$76,034.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,738.34
5. Schedule J: Your Expenses (Official Form 106J)	\$2,288.00

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Sparks-Watson Debtor 1 Joann __ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,786.28 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$1,200.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$1,200.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your c	ase:				
Debtor 1	Joann			Sparks-Watson		
Debtor 1	First Name	Middle Na	ame	Last Name		
Debtor 2						
(Spouse, if fi	ling) First Name	Middle Na	ame	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern		District of Illinois (State)		
Case num (If known)	nber					
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category v responsibl write your Part 1:	where you think it fits best. It for supplying correct infor name and case number (if k	Be as complete an mation. If more sp nown). Answer eve ee, Building, Lan	d accur ace is r ery que d, or O	ther Real Estate You Own or Ha	e are filing together, both a nis form. On the top of any a ve an Interest In	are equally
1. Do you	Jown or have any legal or ed No. Go to Part 2	quitable interest in	n any re	sidence, building, land, or similar pro	perty?	
	Yes. Where is the property?					
1.1	Street address, if available, or	other description	Sin	s the property? Check all that apply. gle-family home blex or multi-unit building	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	1913 215th St. Number Street		Coi	ndominium or cooperative nufactured or mobile home	Current value of the entire property? \$52424.00	Current value of the portion you own? \$52424.00
	Saulk Village Illinois City State Cook County	60411 Zip Code		estment property leshare	Describe the nature of interest (such as fee state the entireties, or a life	f your ownership simple, tenancy by
	,		ш	as an interest in the property? Check	Check if this is co	ommunity property
			one. Det	otor 1 only otor 2 only otor 1 and Debtor 2 only		
			At I	east one of the debtors and another		
				nformation you wish to add about thi ty identification r:	s item, such as local	
If you	own or have more than one, li	st here:				
1.2	Street address, if available, or	other description	Sin	s the property? Check all that apply. gle-family home	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
			Col	olex or multi-unit building ndominium or cooperative nufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street	77. 0. 1.	Ţim	estment property leshare ler	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	City State	Zip Code		as an interest in the property? Check	Check if this is co	ommunity property
			one.			
			_	otor 1 only		
				otor 2 only		
				otor 1 and Debtor 2 only east one of the debtors and another		
			ш		a tanan annah er terret	
				nformation you wish to add about thi	s item, such as local	

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btor 1 Joann			Sparks-Watson Case n	iumber <i>(if known)</i>	
First Name		Middle Name	Last Name		
Street address	, if available, or oth		What is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any sec	claims or exemptions. Puured claims on Schedule Laims Secured by Property. Current value of the
Number	Street		Condominium or cooperative Manufactured or mobile home Land	entire property? Describe the nature of	portion you own?
City	State	Zip Code	Investment property Timeshare Other	interest (such as fee the entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		ommunity property
			Other information you wish to add about this property identification number:	item, such as local	
	r value of the por ed for Part 1. Wri		all of your entries from Part 1, including any onere	entries for pages \$5.	2424.00
ou own, lease, own that someo	-	equitable interes ou lease a vehicle,	at in any vehicles, whether they are registered also report it on Schedule G: Executory Contract rcycles	-	
3.1 Make Model: Year:		Kia Sportage 2007	Who has an interest in the property? Che one. Debtor 1 only	the amount of any sec	d claims or exemptions. For the claims on Schedule claims on Schedule claims Secured by Properties.
Approxim Other info	ate mileage: ormation:	130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$2825.00	Current value of the portion you own? \$2825.00
			Check if this is community property (sinstructions)	see	
3.2 Make Model: Year:		Chevrolet Impala 2009	Who has an interest in the property? Che one. Debtor 1 only	the amount of any sec	d claims or exemptions. I cured claims on <i>Schedule</i> claims Secured by Propen
Approxim Other info	ate mileage: ormation:	85000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$4525.00	Current value of the portion you own? \$4525.00
			Check if this is community property (see	

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2.0				nber (if known)	
2.0	First Name	Middle Name	Last Name		
3.3	Make Model: Year: Approximate mileage:	Kia Optima 2014 40000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: nims Secured by Property. Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another	entire property? \$13325.00	portion you own? \$13325.00
			Check if this is community property (see instructions)	e	
3.4	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors and another		
			Check if this is community property (see instructions)	e	
✓	No				
	Yes				
4.1	Make Model: Year:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D:</i> hims Secured by Property.
4.1	Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only	the amount of any secu	red claims on Schedule D:
4.1	Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule D: nims Secured by Property. Current value of the
	Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule D: nims Secured by Property. Current value of the
	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	claims or exemptions. Put irred claims or exemptions. Put irred claims or Schedule D: irred claims or Secured by Property. Current value of the
	Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class	red claims on Schedule D: nims Secured by Property. Current value of the portion you own? claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P lived claims on Schedule hims Secured by Property Current value of the

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Debtor 1 Joann Sparks-Watson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$150.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$650.00 for Part 3. Write that number here

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Sparks-Watson Debtor 1 Joann Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$20.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$900.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: Chase \$150.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Dep.	tor 1 Joann First Name	Middle Name	Sparks-Watson Last Name	Case number (if known)	
20.	Government and corp	orate bonds and other negotial include personal checks, cashiers	ble and non-negotiable instr		
		ents are those you cannot transfe			
	✓ No	•	, , ,		
	Yes. Give specific information about them	Issuer name:			
					_
		-			
21.	Retirement or pension Examples: Interests in IF), thrift savings accounts, or ot	her pension or profit-sharing plans	
	✓ No	,,,	,, anni sarings assocints, or or	no ponden er prom enamig plane	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			-
		IRA:			
		Retirement account:			-
		Keogh:			_
		Additional account:			_
		Additional account:	_		-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			_
	companies, or others				
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			_
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a nun	nber of years)	
	✓ No				
	Yes	Issuer name and description:			
					_
					_

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Debt	or 1 Joann First Name	Sparks-Watson Case number (if known) Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program	
	26 U.S.C. §§	530(b)(1), 529A(b), and 529(b)(1).	
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
			-
			-
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	_
	✓ No		
	Yes. Desc	pribe	
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
0.7			
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	✓ No		
	Yes. Desc	pribe	
			_
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper		portion you own?
	Tax refunds ov	wed to you	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No — Yes. Give s abou	wed to you specific information t them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	wed to you specific information Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ov ✓ No — Yes. Give s abou you a and t	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 nt \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 nt \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years It It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support: Divorce settlement:	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 nt \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It to due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement specific information Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc ✓ No	specific information It them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years	## sportion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ### sportion you own? ### sportion you own? #### sportion you own? #### sportion you own? ##### sportion you own? ###################################

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Deb	tor 1 J	Joann		Sparks-Watson	Case number (if known)	
	F	First Name	Middle Name	Last Name	<u> </u>	
21	Intor	rests in insurance	nolicios			
31.				alth savings account (HSA); credit, hom	accumenta er renterte incurence	
	Exall	<i>iipies.</i> nealii, uisab	mity, or me insurance, nea	ailli savings account (HSA), credit, nom	reowners, or renters insurance	
		No				
	✓	110		Company name:	Beneficiary:	Surrender or refund value:
	\Box	Yes. Name the insu	rance company		,	
	_ (of each policy and I	list its value			
		, ,				-
				-		
				-		
32.	Any i	interest in proper	ty that is due you from	someone who has died		
	If you	u are the beneficiary	of a living trust, expect	proceeds from a life insurance policy, o	or are currently entitled to receive	
	prope	erty because some	one has died.			
	₩	No				
	Ħ	Yes. Describe				
	ш	roo. Booonbo				
	_					
33.	Clair	ms against third p	arties, whether or not	you have filed a lawsuit or made a d	demand for payment	
				rance claims, or rights to sue	• •	
			,			
		No				
	¥,	Van Danavilaa				
	Ш,	Yes. Describe				
	_					
34	Othe	er contingent and	unliquidated claims of	every nature, including counterclai	ims of the debtor and rights	
04.		et off claims	umquidated olamis of	every mature, moraumy counterolar	inis of the debtor and rights	
	10 36	et on ciains				
		No				
	\Box	Yes. Describe				
	_					
35	Anv	financial accete w	ou did not already list			
00.	Ally I	illialiciai assets y	ou did not already list			
		No				
	\square	Yes. Describe				
	_					
36	Δdd	the dollar value o	f all of your entries from	n Part 4, including any entries for p	ages you have attached	
50.			-			\$1070.00
	IOI P	art 4. Write that i	iumber nere			
Part	5· [Describe Any B	usiness-Related Pro	perty You Own or Have an Inte	rest In. List any real estate in Part	t 1 .
· care						
37.	Do y	ou own or have ar	ny legal or equitable in	terest in any business-related prope	erty?	
					C	Current value of the
	 	No. Go to Part 6.				ortion you own?
	=	Yes. Go to line 38.			-	Oo not deduct secured claims
	ш					
					C	or exemptions
38.	Acco	ounts receivable o	or commissions you alro	eady earned		
	 	No				
	=	Yes. Describe				
	Ш	ros. Dosonbo				
	_					
39	Offic	ce equipment, furr	nishings, and supplies			
55.				modems printers coniers fax machi	ines, rugs, telephones, desks, chairs, elect	ronic devices
	aii	ייאיים בפסווופסס-ופוני	acoa computoro, sonwalt	, moderno, printero, copiero, rax macm	inos, rago, colopitorios, aesto, citalis, elect	aomo devides
	✓ 1	No				
	\Box	Yes. Describe				
	_	ı				

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Deb	tor 1 Joann	Sparks-Watson Case number (if known)	
1	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
	-		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnerships	s or joint ventures	
	✓ No		
		Name of entity: % of ownersh	ıip:
	Yes. Give specific information about		
	them		
43	Customer lists, mailing lis	sts, or other compilations	
40.		sta, or other compliations	
	✓ No		
	Yes. Do your lists incl	lude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	<u></u>		
	Yes. Describe	e	
44	Any business-related pro	operty you did not already list	
	_	oporty you are not an oddy not	
	✓ No		
	Yes. Give specific		
	information		
			
45 A	dd the dellar value of all	of your entries from Part 5, including any entries for pages you have attached	
		of your entries from Part 5, including any entries for pages you have attached here	
<u> </u>			
Part		m- and Commercial Fishing-Related Property You Own or Have an Interes	st In.
	If you own or have an in	terest in farmland, list it in Part 1.	
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured claims
	163. 40 to line 47.		or exemptions
47	Farm animals		
.,.	Examples: Livestock, pou	Itry, farm-raised fish	
	No No		
	_		
	Yes. Describe		

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Debt	tor 1 Joann First Name		Sparks-Watson Last Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equitors No Yes. Describe	pment, implements, machinery, fixtur	es, and tools of trade		
50.	Farm and fishing supp	blies, chemicals, and feed			
	No Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you did	not already list		
	Yes. Describe				
		all of your entries from Part 6, includin	ng any entries for pages yo	ou have attached	
Part 1	7: Describe All Pro	operty You Own or Have an Interc	est in That You Did No	rt List Above	
	Do you have other pro	pperty of any kind you did not already			
		ts, country club membership			
	Yes. Give specific information				
54. A	dd the dollar value of a	ıll of your entries from Part 7. Write th	nat number here		
Part 8	8: List the Totals o	of Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2		>	\$52424.00
56. p	part 2 total vehicles, lii	1е 5	\$20675.00		
57. P	Part 3: Total personal a	nd household items, line 15	\$650.00		
58. P	Part 4: Total financial a	ssets, line 36	\$1070.00		
59. F	Part 5: Total business-ı	related property, line 45	<u>*************************************</u>		
60. F	Part 6: Total farm- and	fishing-related property, line 52			
61. F	Part 7: Total other prop	perty not listed, line 54			
62. 1	Total personal property	. Add lines 56 through 61	\$22395.00	Copy personal property total ▶	+ \$22395.00
63. T	otal of all property on	Schedule A/B. Add line 55 + line 62			\$74819.00

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Debtor 1	Joann		Sparks-Watson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				
,				Check if this is
Official	Form 106C			amended filing
Schedul	e C: The Prope	erty You Claim	as Exempt	12/

sing the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal r	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
	property	own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(a)
	description:	\$200.00	\$200.00	
	Misc. Clothing Line from		100% of fair market value, up to any	-
	Schedule A/B: 11		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$150.00	\$150.00	
	Misc. Household Goods Line from		100% of fair market value, up to any	_
	Schedule A/B: 06		applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$150.00	\$150.00	735 ILCS 5/12-1001(b)
Misc. Electronics Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$150.00	\$150.00	735 ILCS 5/12-1001(b)
Misc. Jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$20.00	\$20.00	735 ILCS 5/12-1001(b)
Cash in Hand Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$900.00	\$900.00	735 ILCS 5/12-1001(b)
Checking account, Chase Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 17			705 00 5 /10 1001/b
Brief description: Savings account, Chase	\$150.00	\$150.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$2,825.00	\$2,400.00; \$425.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Kia Sportage, 2007 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$4,525.00	\$0.00; \$4,525.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Chevrolet Impala, 2009 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$13,325.00	▽ \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Kia Optima, 2014 Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-901
description: 1913 215th St., Saulk	\$52,424.00	\$16,424.00	
Village, IL 60411 Line from Schedule A/B: 01		100% of fair market value, up to any applicable statutory limit	

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Fill in	this information to identify your ca	se.				
Debto	or 1 <u>Joann</u> First Name	Middle Name	Sparks-Watson Last Name			
Debto		Wildele Name	Last Name			
(Spous	e, if filing) First Name	Middle Name	Last Name			
Unite	d States Bankruptcy Court for the:	Northern	District of Illinois			
Case	number		(State)			
(If knov	<u> </u>		_			Check if this is a
Off	icial Form 106D					amended filing
Scl	hedule D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people	are filing together, both are equa	ally responsible for s	upplying correct info	rmation. If
	space is needed, copy the Addition and case number (if known).	onal Page, fill it out, numl	per the entries, and attach it to t	his form. On the top	of any additional pag	jes, write your
	•	oured by your proports	n			
1.	Do any creditors have claims se		r: ith your other schedules. You hav	o nothing also to ron	ort on this form	
	_		in your other schedules. You hav	e nouning else to rep	Ort Ort trils form.	
_	Yes. Fill in all of the information	1 Delow.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit			Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list	•		Amount of claim Do not deduct the	Value of collateral	Unsecured
	name.		3	value of collateral.	that supports	If any
					this claim	
2.1	WFDS Creditor's Name	Describe the property t	hat secures the claim:	\$16,010.00	\$13,325.00	\$2,685.00
	PO BOX 19657	2014 Kia Optima				
	Number Street		the claim is: Check all that apply.			
		Contingent				
	IRVINE CA 92623 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check all	that apply.			
	Debtor 2 only	An agreement you m	ade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	•			
	Check if this claim relates	Other (including a rig				
	to a community debt Date debt was 11/1/2014					
	incurred	Last 4 digits of account	t number			
2.2	WELLS FARGO Creditor's Name	Describe the property t	hat secures the claim:	\$36,000.00	\$52,424.00	\$0.00
	P.O. Box 25341	1913 215th St., Saulk Vi	llage, IL 60411 Value:			
	Number Street c/o Damon Lynn Bankruptcy	\$52,424.00 As of the date you file.	the claim is: Check all that apply.			
	Specialist	Contingent	one craim for enteen all that apply.			
	Santa Ana CA 92799	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all	that apply			
	Debtor 1 only Debtor 2 only	_	rade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	rade (such as mongage of secured			
	At least one of the debtors	Statutory lien (such a	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ht to offset)			
	Date debt was incurred	Last 4 digits of account	t number			
		our entries in Column A	on this page. Write that number	\$52,010.00		

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Fill in this in	nformation to identify your case:				
Debtor 1	Joann First Name Middle Nar	Sparks-Watson ne Last Name			
Debtor 2 (Spouse, if filin					
United State	es Bankruptcy Court for the: Northern	District of Illinois			
Case numb		(State)			
Official	Form 106E/F		Chec	k if this is an	amended filing
Sche	dule E/F: Creditors W	ho Have Unsecured Claims	}		12/15
other party Form 106A/ claims that the entries known).	to any executory contracts or unexpired lease (B) and on Schedule G: Executory Contracts a are listed in Schedule D: Creditors Who Hold	creditors with PRIORITY claims and Part 2 for creditors we shat could result in a claim. Also list executory contracted unexpired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is needed, coption Page to this page. On the top of any additional pages, ims	ts on <i>Schedul</i> any creditors y the Part you	le A/B: Prop with partia u need, fill it	erty (Official lly secured out, number
2. List a listed, As mu Contin	identify what type of claim it is. If a claim has both the claims in alphabetical orde	r has more than one priority unsecured claim, list the creditor sent priority and nonpriority amounts, list that claim here and show according to the creditor's name. If you have more than two polds a particular claim, list the other creditors in Part 3.	both priority	and nonprior	ity amounts.
			Total claim	Priority amount	Nonpriority amount
Prior	e of Illinois - Dept of Revenue ity Creditor's Name Box 19043 Iber Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$1,200.00	\$1,200.00	\$0.00
City Who	state Zip Code Illinois 62794 State Zip Code Incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government			
	Check if this claim relates to a community de	bt Claims for death or personal injury while you were			

intoxicated

Other. Specify

Is the claim subject to offset?

✓ No Yes

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Debtor 1 Joann Sparks-Watson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 74TH ST FCU \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2015 10053 S Western Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60643 Chicago Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ 12 InstallmentLoan Is the claim subject to offset? **✓** No Yes CAP ONE NA 4.2 \$2,072.00 Last 4 digits of account number 1105 Nonpriority Creditor's Name 1680 Capital One Drive When was the debt incurred? 5/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 22102 Mc Lean Virginia Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.3 cb/carson \$1,147.00 Last 4 digits of account number 0649 Nonpriority Creditor's Name When was the debt incurred? PO BOX 15521 3/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent 19805 Wilmington Delaware Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No **|** Yes

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Debtor 1 Joann Sparks-Watson Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Conti	inuation Page	
	After listing any entries on this page, number them begin	nning with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CHASE CARD Nonpriority Creditor's Name PO BOX 15298 Number Street	Last 4 digits of account number 3644 When was the debt incurred? 9/1/2013 As of the date you file, the claim is: Check all that apply.	\$5,683.00
	WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
4.5	CHASE CARD Nonpriority Creditor's Name PO BOX 15298 Number Street WILMINGTON Delaware 19850 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 8896 When was the debt incurred? 4/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$324.00
4.6	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name Department of Revenue - PO Box 88292 Number Street Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$1,500.00

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Debtor 1 Joann Sparks-Watson Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	ComEd	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Section	Contingent	
	Oakbrook Terrace Illinois 60181	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unpaid Electric Bill	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	KOHLS/Capital One Bank NA	Last 4 digits of account number 9853	\$318.00
	Nonpriority Creditor's Name N56 W 17000 RIDGEWOOD DR	When was the debt incurred? 1/1/2011	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	·	Contingent	
	MENOMONEE Wisconsin 53051 FALLS	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.9	MBB	Last 4 digits of account number 0419	\$100.00
	Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403	When was the debt incurred? 7/1/2013	<u> </u>
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	PARK RIDGE Illinois 60068	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes		

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Debtor 1 Joann Sparks-Watson Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$914.00 Last 4 digits of account number Nonpriority Creditor's Name 9111 DUKE BLVD When was the debt incurred? 2/1/2011 Number As of the date you file, the claim is: Check all that apply. Contingent MASON Ohio 45040 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 Metro South Medical Center \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 12935 Gregory St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Blue Island 60406 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Unpaid Medical Bill Is the claim subject to offset? **✓** No Yes ONE MAIN FINANCIAL 4.12 \$6,083.00 9369 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/1/2015 3172 N Lincoln Ave Number As of the date you file, the claim is: Check all that apply. Contingent 60657 Chicago Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 042 InstallmentLoan Is the claim subject to offset?

✓ No Yes

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Debtor 1 Joann Sparks-Watson Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Peoples Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ____ Unpaid Gas Bill Is the claim subject to offset? **✓** No Yes STELLAR RECOVERY INC 4.14 \$736.00 8569 Last 4 digits of account number ___ Nonpriority Creditor's Name 10/1/2016 1327 HWY 2 W When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent KALISPELL 59901 Montana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: DISH **✓** No **NETWORK** Other, Specify Yes SYNCB/TJX COS 4.15 \$327.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 3/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 32896 ORLANDO Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify ____

CreditCard

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Sparks-Watson Debtor 1 Joann __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Village of Sauk Village \$420.00 Last 4 digits of account number Nonpriority Creditor's Name 21801 Torrence Ave When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Sauk Village Illinois 60411 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____ Unpaid Water Bill Is the claim subject to offset? **✓** No Yes

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Sparks-Watson Debtor 1 Joann _ Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 South Dirken Parkway Line 4.6 Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured 62723 Springfield Illinois Last 4 digits of account number Zip Code City State Harris, Arnold On which entry in Part 1 or Part 2 did you list the original creditor? 111 West Jackson B Line 4.6 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Chicago

City

Illinois

State

60604

Zip Code

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Debtor 1 Joann Sparks-Watson Case number (if known)

First Nar	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpos	es only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$1,200.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$1,200.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$22,824.00	
	that amount here.		\$22,824.00	
	6i Total Add lines 6f through 6i	6i	Ψ22,024.00	

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			Sparks-Watson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States B	ankruptcy Court for the:	Northern	District of Illinois

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		D0	cument rage	33 01 70
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Joann		Sparks-Watson	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an amended filing
Official	Form 106H			
		la la ka wa		
<u>Scneaui</u>	e H: Your Cod	eptors		12/15
•	er every question.	u are filing a joint case, do	not list either spouse as a c	odebtor.)
			perty state or territory? (dashington, and Wisconsin.)	Community property states and territories include Arizona, California,
	Go to line 3.			
		r spouse, or legal equiva	lent live with you at the tim	e?
	No Ves In which communit	v state or territory did you	ı live?	_ Fill in the name and current address of that person.
	res. III Willon Communit	y state of territory did you	11176:	- I ill ill the hame and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	valent	_
	Number Street			_
	City	State	Zip Code	_
2 In Column	. 4 link oll of	toro Do not include	onewer on a sadakter if	our spause is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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Fill in this in	formation to identify	your case:							
Debtor 1	Joann		Spark	s-Wa	tson	_			
	First Name	Middle Name	Last N	lame		Che	eck if this is:		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last N	lame		- п	An amended filing		
							A supplement showing	nost-ne	tition chapter 13
United States the:	Bankruptcy Court for	Northern	District of III	linois State)			expenses as of the folk		
Case number			(0	siale)					
(If known)							MM / DD / YYYY		
Official	Form 106I								
Schedu	le I: Your In	come							12/15
information a spouse. If mo number (if kr	about your spouse. I		d your spou	se is	not filing	with you, do	not include informa	tion ab	out your
1. Fill in you	ır employment		Debtor 1	1			Debtor 2		
informati									
	e more than one job,	Employment status	✓ Emplo	-			Employed		
	eparate page with n about additional		Not E	mploy	ed		Not Employed		
employers		Occupation	Bus Opera	ator					
Include pa	art time, seasonal, or yed work.	Employer's name	CTA - Pay	roll Ot	fice				
Occupatio	n may include student	Employer's address	567 W. La						
	aker, if it applies.		Number St	reet			Number Street		
			Chicago		Illinois	60601	-		_
			City		State	Zip Code	City	State	Zip Code
		How long employed there?							
								_	
Part 2: Giv	e Details About N	Nonthly Income							
spouse unles	ss you are separated.	the date you file this form e more than one employer,	-			-		-	_
поте зрасе,	anaon a separate she	et to tills ioiiii.			For I	Debtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (befo , calculate what the monthly		2.		\$5,728.41		_	
3. Estimat	e and list monthly over	rtime pay.		3.		+ \$0.00	_		
4. Calcula	te gross income. Add li	ine 2 + line 3.		4.		\$5,728.41			

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Debtor 1 Joann	Sparks-Watson	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or	
Compliant A hour	→ 4.	\$5,728.41	non-filing spouse	
Copy line 4 here	-	Ψ0,720.41		
5. List all payroll deductions:	Fo	¢1 240 07		
5a. Tax, Medicare, and Social Security deductions	5a	\$1,340.97		
5b. Mandatory contributions for retirement plans	5b	\$0.00		
5c. Voluntary contributions for retirement plans	5c	\$0.00	<u> </u>	
5d. Required repayments of retirement fund loans	5d	\$580.00		
5e. Insurance	5e	\$0.00		
5f. Domestic support obligations	5f	\$0.00		
5g. Union dues	5g	\$0.00	-	
5h. Other deductions. Specify:	_	\$1,069.10 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6. <u></u>	\$2,990.07		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7	\$2,738.34		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, at the total monthly net income.	nd 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, of dependent regularly receive	-			
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	ee, 8c	\$0.00		
8d. Unemployment compensation	8d	\$0.00		
8e. Social Security	8e	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefunder the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	fits 8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$2,738.34 +	=	\$2,738.34
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomn		
Specify:			11	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			,	\$2,738.34 Combined
13. Do you expect an increase or decrease within the year after No. Yes. Explain:	er you file this form?			monthly income

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Debtor 1 Joann Sparks-Watson Case number (if known)

Part 2: Give Details About Monthly Income

and I. Cive Betaile / Beat Mentiny meeting				
	For Debtor 1 For Debtor 2 or non-filing spouse			
5h.Other payroll deductions. Specify:				
1. Health Savings Account	\$171.86			
2. Healthcare	\$127.53			
3. Involuntary Deductions for Employment	\$769.71			

Official Form 106l Schedule I: Your Income page 3

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		Docu	iment Page 37 of 70	5	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Joann First Name	Middle Name	Sparks-Watson Last Name		
Debtor 2	T iist Name	Widdle Name	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for t	he: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	kpenses			12/15
information. If (if known). Ans	more space is need wer every question.	ed, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents	_	Yes			
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses			
_	of a date after the ba		you are using this form as a suppliplemental Schedule J, check the	•	-
		on-cash government assistance ed it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		\$780.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Joann Sparks-Watson Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$200.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$140.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$264.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$100.00
10. Personal care products an	d services	10.	\$100.00
11. Medical and dental expens	ses	11.	\$10.00
12. Transportation. Include gas Do not include car payments		12.	\$225.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		· · · · · · · · · · · · · · · · · · ·
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$120.00
15d. Other insurance. Specify	<u> </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$349.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
19.Other payments you make Specify:	to support others who do not live with you.	40	
	as not included in lines 4 or 5 of this forms or an Cabadula I. Varia Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		206	<u> </u>

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Debtor 1 Joann			Sparks-Watson	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$2,288.00
	nes 4 through 21.					\$0.00
, ,	` , ,	,, ,,	from Official Form 106J-2			\$2,288.00
22c. Add lir	ne 22a and 22b. The re	sult is your monthly expe	enses.		22.	
23. Calculate	your monthly net inco	ome.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$2,738.34
23b. Copy	your monthly expenses	from line 22 above.			23b	\$2,288.00
23c. Subtra	ct your monthly expens	ses from your monthly in	come.			\$450.34
The re	sult is your monthly ne	et income.			23c	
			ean within the year or do you nodification to the terms of yo			

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Fill in this information to identify your case:							
Debtor 1	Joann		Sparks-Watson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(

Official Form 106Dec

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	▼ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Joann Sparks-Watson	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/19/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this i	inforn	nation to identify y	our ca	ise:							
Deb	tor 1		Joann					rks-Wats	son			
Deb	tor 2		First Name		Middle	Name	Last	Name				
(Spo	use, if fili	ing)	First Name		Middle	Name	Last	Name				
Unit	ted Sta	tes Ba	ankruptcy Court fo	r the:	Northern		_ District of	Illinois (State)				
Cas (If kno	e num	ber	_					(Otato)				
	•		T	,								Check if this is a
<u>Ot</u>	TICI	aı ı	Form 107	_								amended filing
Sta	aten	ner	nt of Finan	cia	Affairs	for Inc	lividua	ls F	iling fo	r Bankru	ıptcy	12/1
info	rmatio	on. If		eedec	d, attach a se							supplying correct your name and case
Par	t 1: (Give	Details About \	our N	/larital Statu	s and Who	ere You L	ived B	efore			
1.	Wha	at is y	our current mari	tal stat	tus?							
	П	Marı	ried									
	$\overline{\mathbf{A}}$		married									
2.	Duri	ing th	e last 3 years, ha	ıve you	ı lived anywhe	re other th	an where y	ou live	now?			
	V	No										
		Yes.	List all of the place	es you	ı lived in the la	st 3 years.	Do not incl	ude wh	ere you live i	now.		
		Debt	or 1:			there	Debtor 1 liv	red	Debtor 2:			Dates Debtor 2 lived there
									Same as	s Debtor 1		Same as Debtor 1
									_			
		Num	ber Street			From _			Number Stre	eet		From
		-				To _						То
		City	State		Zip Code				City	State	Zip Code	
									Same as	s Debtor 1		Same as Debtor 1
						From						From
		Num	ber Street			To			Number Stre	eet		To
						_						
		City	State		Zip Code				City	State	Zip Code	
3.												ommunity property states
			<i>es</i> include Arizona,	Califor	nia, Idaho, Lou	isiana, Neva	ada, New Me	exico, Pi	uerto Rico, Te	exas, Washingto	on, and Wisconsin.)	
	Ľ	No Ves N	1ake sure you fill	out Scl	hedule H. Vou	r Codebtor	rs (Official ⊏	:orm 10	8H)			
	ш'	JJ. 1V	iano sai o you illi	Jul Jul	iodulo II. 100		o (Oniciai I	5111110	J. 1).			

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Sparks-Watson

Debtor 1 Joann Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2648.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$71771.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$65000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Sparks-Watson Debtor 1 Joann Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor '	1 Joann			Sp	arks-Watson	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi cor age	iders include your porations of whic	relatives; a n you are a for a busin	ny general partners n officer, director, pess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street		_				
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Insider's Name Number Street						
		State	Zip Code		· <u></u>		

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Sparks-Watson Debtor 1 Joann Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1	Joann First Name	Middle Name	Sparks-Watson Last Name	Case number (if known)		
11.		thin 90 days before you file counts or refuse to make a		ny creditor, including a ban owed a debt?	k or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
		•		Describe the action the c	reditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account nur	nber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed pointed receiver, a custodi		y of your property in the pos	ssession of an assignee fo	r the benefit of o	creditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and C	Contributions				
13.		.	ed for bankruptcy, did y	ou give any gifts with a tota	I value of more than \$600	per person?	
		No Yes. Fill in the details for	each gift.				
		Gifts with a total value of per person	f more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	u				
		Person to Whom You Gave	e the Gift				
		Number Street					
		City State Person's relationship to you	Zip Code u				

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Debtor	1 Joann	Sparks-Watson Case number (if kno	own)	
	First Name Middle Name	Last Name		
14. W	/ithin 2 years before you filed for bankruptcy, d	id you give any gifts or contributions with a total value	of more than \$600	to any charity?
_	=	, , , , ,		
	N o			
	Yes. Fill in the details for each gift or contribu	ition.		
	_		_	
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charitala Nassa	_		
	Charity's Name			
	-	_		
	Number Street	_		
	City State Zip Code	_		
	,			
Dart 6	List Certain Losses			
	Yes. Fill in the details. Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property
		pending insurance claims on line 33 of Schedule A/B: Property.		
		77B. Troporty.		
Part 7:	List Certain Payments or Transfers			
ab	bout seeking bankruptcy or preparing a bankru			anyone you consulted
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers, No			anyone you consulted
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers,	ptcy petition? or credit counseling agencies for services required in your	bankruptcy.	
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers, No	ptcy petition?	bankruptcy. Date payment or transfer	Amount of payment
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your Description and value of any property	bankruptcy. Date payment	Amount of
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers, No	ptcy petition? or credit counseling agencies for services required in your Description and value of any property	bankruptcy. Date payment or transfer	Amount of
ab	bout seeking bankruptcy or preparing a bankru clude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details.	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	bout seeking bankruptcy or preparing a bankruclude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	bout seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	bout seeking bankruptcy or preparing a bankruclude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	bout seeking bankruptcy or preparing a bankruclude any attorneys, bankruptcy petition preparers, No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	No Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	No Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	No Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	No Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Clivago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Clivago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Clivago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid Number Street	ptcy petition? or credit counseling agencies for services required in your Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Deb		Joann		Sparks-Watson	Case number (if known)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your creding not include any payment or	itors or to make payme		ur behalf pay or transfei	any property to a	nyone who promised to
		No Yes. Fill in the details.					
				Description and value of artransferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	usiness or financial affa and transfers made as se	ecurity (such as the granting of a			
				Description and value of ar property transferred		y property or eceived or debts p	Date aid transfer was made
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tra	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
19.	ben	hin 10 years before you fileficiary? ese are often called asset-pr No Yes. Fill in the details.		you transfer any property to a	self-settled trust or sim	nilar device of whic	ch you are a
		. 55. Till it die details.		Description and value of t	the property transferred		Date transfer was made
		Name of trust					

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Sparks-Watson Debtor 1 Joann _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Sparks-Watson Debtor 1 Joann __ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Sparks-Watson	Case num	ber (if known)	
		First Name		Middle Name	Last Name			
26.		4			ative proceeding under	any environmental lav	w? Include settlements and orde	rs.
		Yes. Fill in the det	ails.					
					Court or agency	Nat	ture of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet	_		Concluded
				,	City State	Zip Code		
Part	11:	Give Details Ab	oout Your E	Business or Co	onnections to Any Bu	siness		
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the follow	ing connections to any business	?
		☐ A sole propri	etor or self-e	mploved in a tra	ade, profession, or other	activity, either full-time	e or part-time	
					LC) or limited liability pa	-	•	
		A partner in a			, , , , , , , , , , , , , , , , , , , ,	, ,		
			-		e of a corporation			
					quity securities of a corp	acration		
		All owner or a	at least 570 C	in the voting or e	quity securities of a corp	Joranon		
	V	No. None of the a	above applie	s. Go to Part 12.				
	П	Yes. Check all tha	at apply abov	ve and fill in the	details below for each b	ousiness.		
	_					re of the business	Employer Identification no	umber Do not
					Dooring the hate	are or the Buomese	include Social Security nu	
							EIN:	
		Business Name					LIIV.	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification no	umbar Do not
					bescribe the natu	are of the business	include Social Security no	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		-			Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	ire of the business	Employer Identification no include Social Security no	
							EIN:	
		Business Name						
		Number Street					Dates business existed	
		City	State	Zip Code	Name of accounta	ant or bookkeeper	Evom T-	
		Oity	Giale	Zip Gode			From To	

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Deb	otor 1 Joann		Sparks-Watson	Case number (if known)
	First Name Middle N	ame	Last Name	
28.	Within 2 years before you filed for bankru creditors, or other parties.	otcy, did you ç	jive a financial statemen	t to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	
	Name		WIN BB/TTT	
	Number Street			
	City State Zip	Code		
	<u> </u>	Codo		
Part	t 12: Sign Below			
1	true and correct. I understand that making a bankruptcy case can result in fines up to	a false staten \$250,000, or i	nent, concealing propert mprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are cy, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Joann Sparks-watsor	1		· · · <u> </u>
	Signature of Debtor 1			Signature of Debtor 2
	Date 1/19/2017			Date
ı	Did you attach additional pages to Your Sta	atement of Fin	ancial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	✓ No			
i	Yes			
ı	Did you pay or agree to pay someone who i	s not an attor	ney to help you fill out ba	ankruptcy forms?
	✓ No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Joann Sparks-Watson		Case No.			
	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF CO	OMPENSATION	N OF ATTORNEY F	OR DEBTOR		
	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one year rendered or to be rendered on behalf of the state of th	r before the filing of the p	etition in bankruptcy, or agreed to	o be paid to me, for services		
	For legal services, I have agreed to accep	t		\$4,000.00		
	Prior to the filing of this statement I have	received		\$350.00		
	Balance Due			\$3,650.00		
2.	The source of the compensation paid to	me was:				
	Debtor	Other (specify)				
3.	The source of the compensation paid to	me is:				
	Debtor	Other (specify)				
4.	I have not agreed to share the above members and associates of my law fi	-disclosed compensation irm.	with any other person unless the	ey are		
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;					
	b. Preparation and filing of any petit	ion, schedules, statemen	ts of affairs and plan which may b	pe required;		
	c. Representation of the debtor at the	ne meeting of creditors an	nd confirmation hearing, and any	adjourned hearings thereof;		
	d. Representation of the debtor in a	dversary proceedings and	d other contested bankruptcy mat	ters;		
6.	By agreement with the debtor(s), the above	ve-disclosed fee does not	t include the following services:			
		CERTIFICA	ATION			
	certify that the foregoing is a complete sta or(s) in this bankruptcy proceedings.	atement of any agreemen	t or arrangement for payment to r	me for representation of the		
	1/19/2017		/s/ Jaime Torres			
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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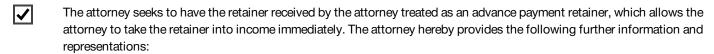
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/19/2017		
Signed:			
/s/ Joan	nn Sparks-Watson		
		/s/ Jaime Torres	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sparks-Watson, Joann	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATION	N OF CREDITOR MA	TRIX
Th knowledge	ne above named Debtors hereby verify that the	e attached list of creditors is t	true and correct to the best of their
Date:	1/19/2017	/s/ Sparks-Wats Sparks-Watson Signature of De	, Joann

ONE MAIN FINANCIAL 3172 N Lincoln Ave Chicago, IL, 60657

CHASE CARD PO BOX 15298 WILMINGTON, DE, 19850

CAP ONE NA 1680 Capital One Drive Mc Lean, VA, 22102

74TH ST FCU 10053 S Western Ave Chicago, IL, 60643

cb/carson PO BOX 15521 Wilmington, DE, 19805

MCYDSNB 9111 DUKE BLVD MASON, OH, 45040

STELLAR RECOVERY INC 1327 HWY 2 W KALISPELL, MT, 59901

SYNCB/TJX COS PO BOX 965005 ORLANDO, FL, 32896

KOHLS/Capital One Bank NA N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI, 53051

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

WFDS PO BOX 19657 IRVINE, CA, 92623 City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

Harris, Arnold 111 West Jackson B Chicago, IL, 60604

WELLS FARGO PO Box 48724 Kansas City, MO, 64188

State of Illinois - Dept of Revenue Po Box 64338 Chicago, IL, 60664

Village of Sauk Village 21801 Torrence Ave Sauk Village, IL, 60411

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Metro South Medical Center 12935 Gregory St Blue Island, IL, 60406

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1/13/2017

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.

1/13/2017

- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/13/2017		
Signed:		
/s/ Joann Sparks-Watson	/s/ Jaime Torres	
Debtor(s)	Attorney for Debtor(s)	***

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debtor 1	Joann		Sparks-Watson	Case number (if known)
	First Name	Middle Name	Last Name	
Part 4:	Sign Below			
X /s/	Joann Sparks-Watson	() 1-1	nation on this statement and	d in any attachments is true and correct.
Sign	ature of Debtor 1		Signature	e of Debtor 2
Date	1/19/2017		Date	
The second second	MM/DD/YYYY		<u>М</u> .	M/DD/YYYY

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Deb	tor 1 Joann		Sparks-Watson	Case number (if known)	
,	First Name	Middle Name	Last Name		
16.	Calculate the median f	amily income that applies to y	ou. Follow these steps:	em manue en 11 La cara en 15 La cara de manuel que a atra productivamente y destinación de la característica	Services Anthropius (p. 1911 - 1914 - 1914) Anthropius (p. 1914 - 1914) Anthropius (p. 1914 - 1914)
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number of	f people in your household.	1		
	household	mily income for your state and sixied in the separate instructions for	To find a l	st of applicable median income amounts, go online lso be available at the bankruptcy clerk's office.	\$50,133.00
17.				, ,	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On the C. § 1325(b)(3). Go to Part 3. Do	e top of page 1 of this for NOT fill out <i>Calculation o</i>	n, check box 1, <i>Disposable income is not determined f Disposable Income</i> (Official Form 122C-2).	,
	U.S.C. § 1325(re than line 16c. On the top of pa b)(3). Go to Part 3 and fill out 6 r current monthly income from lin	Calculation of Disposable	ox 2, Disposable income is determined under 11 and Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)		
18.	Copy your total average	monthly income from line 11.	1		\$6,786.28
19.	Deduct the marital adju commitment period unde	istment if it applies. If you are r r 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is no you to deduct part of your	t filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on fi	ne 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$6,786.28
20.	Calculate your current i	monthly income for the year. F	ollow these steps:		
	20a. Copy fine 19b.				\$6,786.28
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the yea	r for this part of the form.	·	\$81,435.36
	20c. Copy the median fan	nily income for your state and siz	e of household from line	6c.	\$50,133.00
21.	How do the lines compa				
	Line 20b is less than commitment period is	line 20c. Unless otherwise ordere 3 years. Go to Part 4.	ed by the court, on the top	of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the coul	t, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	4-	(10)	the information on this sta	tement and in any attachments is true and correct.	
	/s/ Joann Spar Signature of Debt		Sign:	ature of Debtor 2	
	Date 1/19/2017 MM/DD/YY	\ Y	Date	MM/DD/YYYY	
	If you checked 17a, de	o NOT fill out or file Form 122C-	2. n this form. On line 39 of t	hat form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sparks-Watson, Joann Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VE	IFICATION OF CREDITOR MA	ATRIX		
. Th knowledge	ne above named Debtors hereb	verify that the attached list of creditors is	true and correct to the best of their		
Date:	1/19/2017	/s/ Sparks-Wa Sparks-Watso Signature of E			

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Debtor	1 Joann First Name	Medula Nama	Sparks-Watson	Case number (if known)		
	First Name	Middle Name	Last Name	Mangapangan dan melahakan saman saman saman mengan mengan mengan mengan mengan saman saman saman saman saman mengan saman		
28. W	ithin 2 years before you beditors, or other parties. No Yes. Fill in the details be		u give a financial stateme	nt to anyone about your business? Include all financial institutions,		
	-		Date issued			
	Name		MM/DD/YYYY			
	Number Street		•			
	City Sta	ate Zip Code	•			
Part 12	Sign Below					
true	and correct. I understar	nd that making a false state t in fines up to \$250,000, o	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	- 3		•	Date		
	Date 1/19/2	2017		balo		
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
	No					
Ö	Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
	No					
Ī	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119),		

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Fill in this info	rmation to identify your o	case:					
Debtor 1	Joann		Sparks-Watson				
	First Name	Middle Name	Last Name	- The state of the			
Debtor 2 (Spouse, if filing)	First Name	Mi-Lilla No.					
]		Middle Name	Last Name				
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Oldio)				
Official	Form 106De	<u></u>		· .	Check if this is a amended filing		
Declarat	ion About an	Individual Deb	tor's Schedule	es	12/1		
If two married	people are filing togeth	er, both are equally respo	onsible for supplying corre	ect information.			
Part 1: Sign		ano alto io NOT an attor					
Did you p	ay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	nkruptcy forms?			
<u> </u>	Name of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declaration, and Form 119).			
that they	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Joann Sparks-Watson						
Signature o	of Debtor 1	\ .	Signatu	re of Debtor 2			
Date 1/19 MM/	/2017 /DD/YYYY		Date	MM/DD/YYYY			

MM/DD/YYYY

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Debtor 1 Joann First Name	Middle Name	Sparks-Watson	Case number (if known)	-				
	estions for Reporting Purpose	Last Name						
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.							
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	r 7. Do you estimate th	at after any exempt prope to distribute to unsecured	erty is excluded and administrative creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,0 5,001-10, 10,001-29	000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,0 \$50,000,0	01-\$10 million 001-\$50 million 001-\$100 million ,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 ☑ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000,0 \$50,000,0	1-\$10 million 101-\$50 million 101-\$100 million 1001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion				
Part 7: Sign Below	I have examined this potition or	ad I dooloro undor no	notes of novives that the	information and the line to the				
For you	correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me file.							
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Joann Sparks-Watson							
	Signature of Debtor 1 Signature of Debtor 2							
ANTE SAGES TO A CONTROL OF AN EXCHANGE OF THE TOWN SO TO A SAGE AND A CONTROL OF A	Executed on 1/19/2017 MM / DD	/ YYYY	Executed on	MM / DD / YYYY				